

IN THE CLAIMS

Please amend the claims as follows:

Claim 1 (Currently Amended): A communication system including a settlement management apparatus and a portable information terminal, said settlement management apparatus comprising:

judging means for judging whether wirelessly input identification information, obtained from a contactless IC chip provided in a credit card having a credit card number and assigned to a user of said portable information terminal and used for predetermined settlement is valid for using credit services which the user uses, the identification information not including the credit card number;

a storage controller configured to store, when said judging means decides that the identification information is valid, the identification information in said portable information terminal; and

management means for managing registration information of a plurality of merchandise each of which has been registered via a merchandise registration procedure with said settlement management apparatus and each of which has a corresponding barcode generated by said management means,

wherein said barcode is associated with an address of an ordering site which has registered said merchandise with said management means,

wherein said portable information terminal comprises:

a wireless reader configured to read the identification information from the contactless IC chip provided in [[a]] the credit card issued from an issuer providing the credit services through wireless communication, said wireless reader including a wireless communication means for wireless acquisition of the identification information directly from the IC chip;

transmitting means for transmitting the identification information read ~~by said reader from a contactless IC chip provided in said portable information terminal directly to said settlement management apparatus;~~

storage means for storing the identification information including a card ID corresponding to the IC chip based on a secured instruction issued by said settlement management apparatus when it is confirmed that the identification information is valid,

said storage means including (a) memory means partitioned into a common area and a plurality of individually allotted areas and (b) a memory manager means for storing the card ID and an associated registered service information in the common area, wherein said plurality of individually allotted areas are configured to store information related to predetermined entities including service provider provided information and said common area is configured to transition to a card area in response to the memory manager means receiving the secured instruction; and

bar code reading means for reading said bar code associated with said address of an ordering site which has registered said merchandise with said management means.

Claim 2 (Canceled).

Claim 3 (Currently Amended): A settlement management apparatus configured to communicate with a portable information terminal including a wireless communication means for wireless acquisition of identification information directly from a contactless IC chip including wireless communications, said settlement management apparatus comprising:

judging means for judging whether the wirelessly input identification information, obtained from the wireless communications of the contactless IC chip provided in a credit

card having a credit card number and assigned to a user of a portable information terminal, and used for predetermined settlement, is valid for using credit services which the user uses;

a storage controller configured to transmit a secured instruction to the portable information terminal to store the identification information including a card ID corresponding to the contactless IC chip and an associated registered service in a common area of a memory of said portable information terminal when said judging means decides that the identification information is valid, the identification information not including the credit card number; and management means for managing registration information of a plurality of merchandise each of which has been registered via a merchandise registration procedure with said settlement management apparatus and each of which has a corresponding barcode generated by said management means, and for managing communication with individually allotted areas of the memory of the portable information terminal;

wherein said barcode is associated with an address of an ordering site which has registered said merchandise with said management means.

**Claim 4 (Currently Amended):** The settlement management apparatus according to claim 3, wherein said judging means decides whether the identification information read and provided through wireless communication from [[an]] the IC chip provided in [[a]] the credit card issued by an issuer for providing the credit services is valid.

**Claim 5 (Previously Presented):** The settlement management apparatus according to claim 3, further comprising:

a manager configured to manage the identification information in such a way as to be associated with user identifying information according to which the user is identified,

wherein said judging means associates the identification information with the user identifying information transmitted from said portable information terminal and decides whether the identification information managed by said manager is valid.

Claim 6 (Currently Amended): A settlement management method comprising the:  
wirelessly obtaining identification information from a contactless IC chip provided in  
a credit card and including a wireless communication device, the credit card having a credit  
card number;

judging whether the obtained wirelessly input identification information obtained from the contactless IC chip assigned to a user of a portable information terminal and used for predetermined settlement is valid for using credit services which the user uses, the  
identification information not including the credit card number;

storing, in response to receiving a secured instruction that the identification information is valid, the identification information including a card ID corresponding to the contactless IC chip and an associated registered service, in a common area of a memory of said portable information terminal partitioned into the common area and a plurality of individually allotted areas, wherein said plurality of individually allotted areas are configured to store information related to predetermined entities including service provider provided information and said common area is configured to transition to a card area in response to receiving the secured instruction;

maintaining registration information of a plurality of merchandise each of which has been registered with a settlement management apparatus via a registration procedure; and generating a corresponding barcode for each of said merchandise, said barcode is associated with an address of an ordering site which has registered said merchandise.

Claim 7 (Currently Amended): A computer-readable carrier including computer program instructions that cause a computer to implement a method of settlement management, comprising:

wirelessly obtaining identification information from a contactless IC chip provided in a credit card and including a wireless communication device, the credit card having a credit card number;

judging whether wirelessly input identification information obtained from the contactless IC chip assigned to a user of a portable information terminal and used for predetermined settlement is valid for using credit services which the user uses, the identification information not including the credit card number;

storing, in response to receiving a secured instruction that the identification information is valid, the identification information including a card ID corresponding to the contactless IC chip and an associated registered service, in a common area of a memory of said portable information terminal partitioned into the common area and a plurality of individually allotted areas, wherein said plurality of individually allotted areas are configured to store information related to predetermined entities including service provider provided information and said common area is configured to transition to a card area in response to receiving the secured instruction;

maintaining registration information of a plurality of merchandise each of which has been registered with a settlement management apparatus via a registration procedure; and

generating a corresponding barcode for each of said merchandise, said barcode is associated with an address of an ordering site which has registered said merchandise.

Claim 8 (Currently Amended): A portable information terminal comprising:

a wireless reader configured to read identification information from a contactless IC chip, provided in a credit card having a credit card number and issued from an issuer providing credit services, through wireless communication, said identification information [[is]] not including the credit card number and assigned to a user of said portable terminal and used for predetermined settlement of the credit services which the user uses;

transmitting means for transmitting the identification information read by said reader from a contactless IC chip provided in the portable information terminal directly to a settlement management apparatus, which manages settlement to be performed according to the identification information;

storage means for storing the identification information including a card ID corresponding to the IC chip provided in the credit card based on a secured instruction issued by said settlement management apparatus when it is confirmed that the identification information is valid, said storage means including (a) memory means partitioned into a common area and a plurality of individually allotted areas and (b) memory manager means for storing the card ID and an associated registered service information in the common area, wherein said plurality of individually allotted areas are configured to store information related to predetermined entities including service provider provided information and said common area is configured to transition to a card area in response to the memory manager means receiving the secured instruction; and

bar code reading means for reading a bar code associated with an address of an ordering site which has registered said merchandise with said settlement management apparatus.

Claim 9 (Previously Presented): The portable information terminal according to claim 8, further comprising:

acquisition means for acquiring a predetermined application provided from said settlement management apparatus; and

a controller, implemented by the application acquired by said acquisition means, configured to control encrypting or decoding of communication performed between said settlement management apparatus and said terminal.

Claim 10 (Currently Amended): An information processing method comprising [[the]]:

reading wirelessly input identification information obtained from a contactless IC chip, which is assigned to a user of a portable terminal and used for predetermined settlement with a settlement management apparatus, said contactless IC chip provided in a credit card having a credit card number and issued from an issuer providing credit services which the user uses, through wireless communication; and

transmitting the identification information read in said reading from a contactless chip provided in said portable information terminal directly to a settlement management apparatus, which manages settlement to be performed according to the identification information, the identification information not including the credit card number;

storing the identification information including a card ID corresponding to the IC chip provided on the credit card based on a secured instruction issued by said settlement management apparatus when it is confirmed that the identification information is valid;

storing the card ID and an associated registered service information in a common area of memory partitioned into the common area and a plurality of individually allotted areas, wherein said plurality of individually allotted areas are configured to store information related to predetermined entities including service provider provided information and said

common area is configured to transition to a card area in response to the memory manager means receiving the secured instruction; and

reading a bar code associated with an address of an ordering site which has registered merchandise with said settlement management apparatus.

Claim 11 (Currently Amended): A computer-readable carrier including computer program instructions that cause a computer to implement a method of settlement management, comprising:

reading wirelessly input identification information obtained from a contactless IC card, which is assigned to a user of a portable terminal and used for predetermined settlement with a settlement management apparatus, said contactless IC chip provided in a credit card having a credit card number and issued from an issuer providing credit services which the user uses, through wireless communication;

transmitting the identification information read in said reading from a contactless chip provided in said portable information terminal directly to a settlement management apparatus, which manages settlement to be performed according to the identification information, the identification information not including the credit card number;

storing the identification information including a card ID corresponding to the IC chip provided on the credit card based on a secured instruction issued by said settlement management apparatus when it is confirmed that the identification information is valid;

storing the card ID and an associated registered service information in a common area of memory partitioned into the common area and a plurality of individually allotted areas, wherein said plurality of individually allotted areas are configured to store information related to predetermined entities including service provider provided information and said

common area is configured to transition to a card area in response to the memory manager means receiving the secured instruction; and

reading a bar code associated with an address of an ordering site which has registered said merchandise with said settlement management apparatus.

Claim 12-15 (Canceled).